



Patent Application For: SYSTEMS AND METHODS FOR IMPLEMENTING PERSON-TO-PERSON MONEY EXCHANGE

Inventor(s): Paul Gallagher, et al.

Attorney Docket No.: 12729/101 - App. No. 09/702,274

Replacement Sheet

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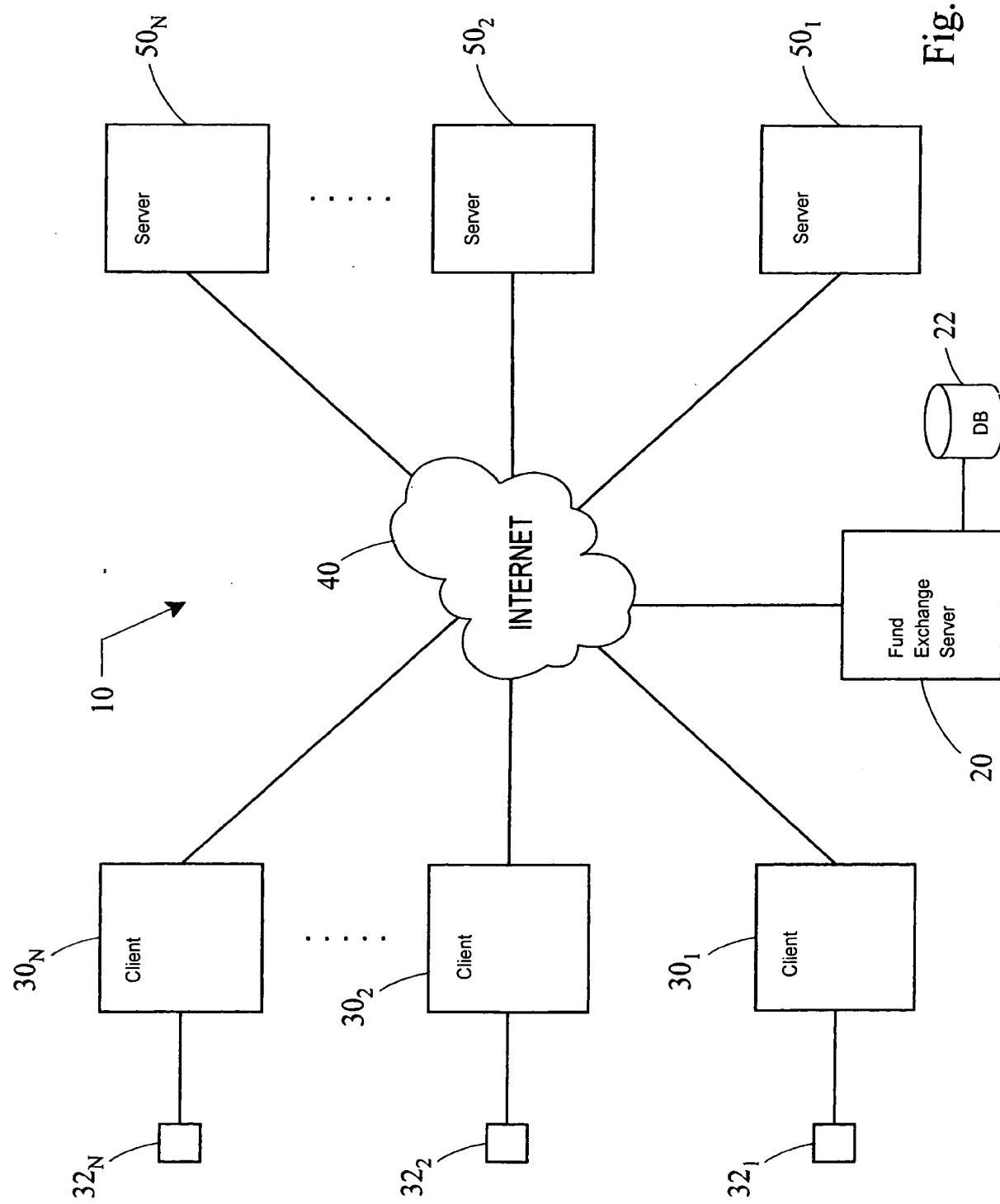


Fig. 1

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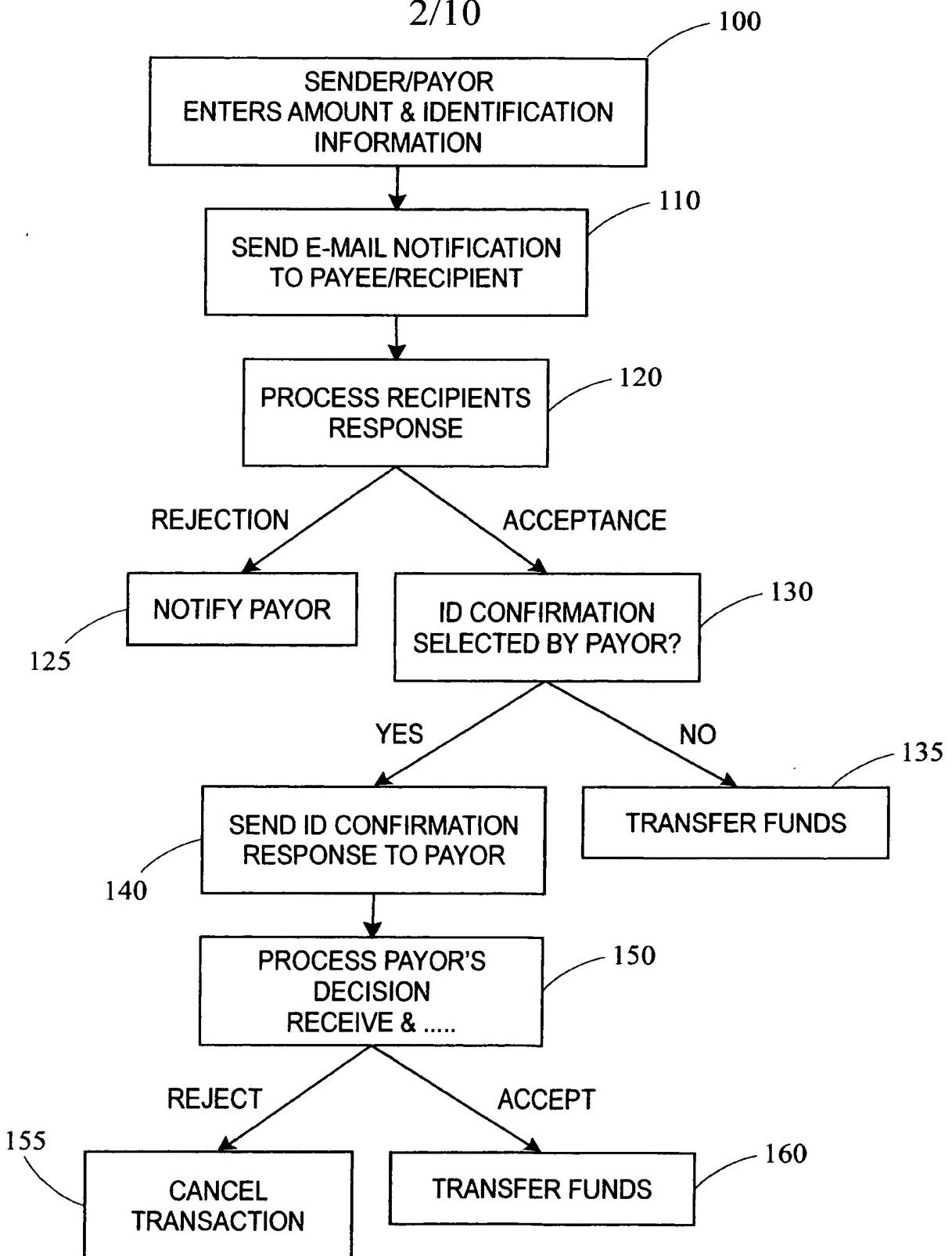


Fig. 2

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Fig. 3

Yahoo! - PayDirect

Welcome,

Send money - Fill out the information below and click "Continue".

Recipient's name: 220

Recipient's email: 230

Message title: (optional) 240

Message: (optional) 240

Would you like to use identity confirmation? (optional)
If yes, please specify a question:

Yes No What's identity confirmation? 245

Amount to send: 210

Pay using account: PayDirect:

260 Continue Cancel

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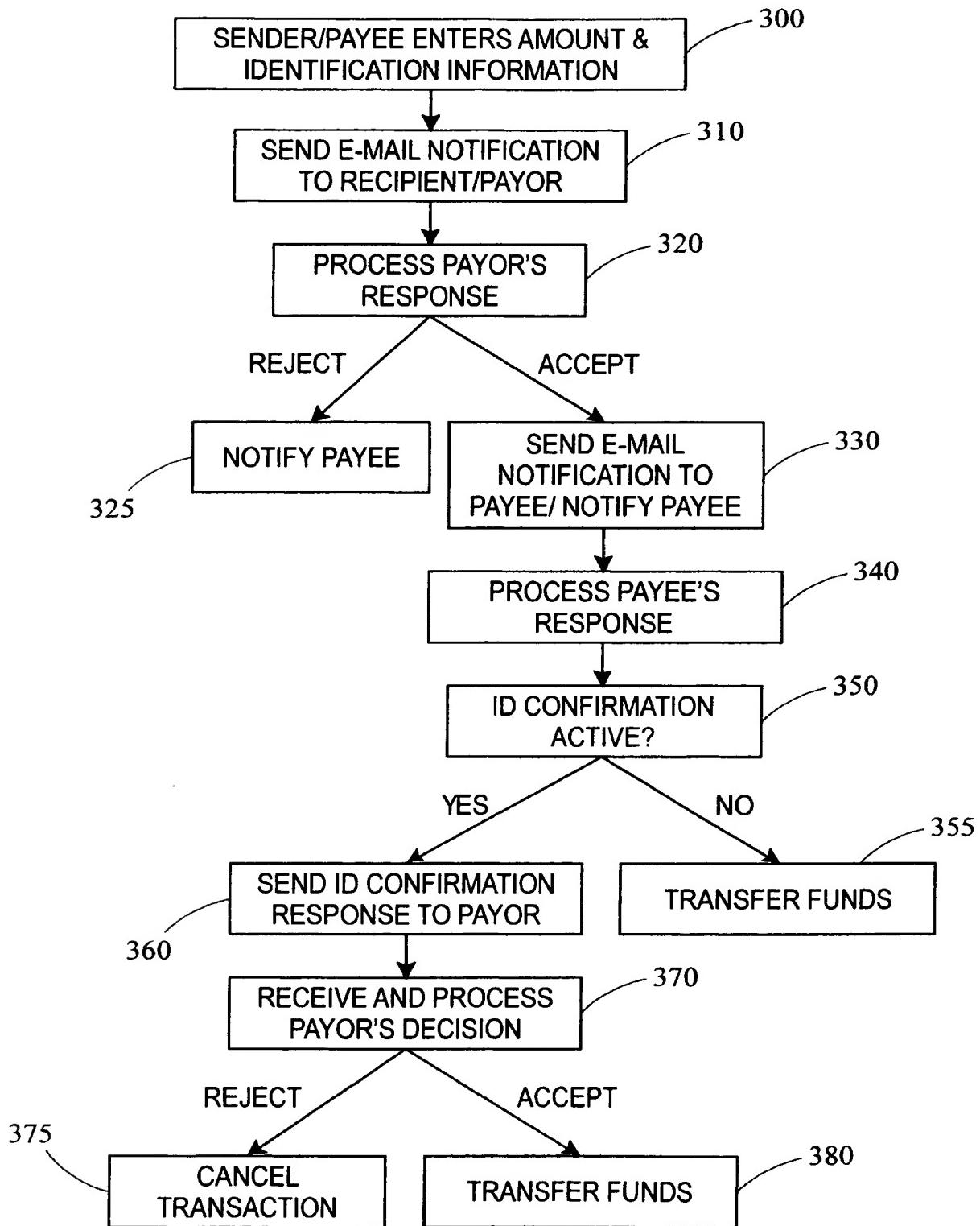


Fig. 4

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Fig. 5

Welcome,

Yahoo! - PayDirect

Request money - Fill out the information below and click "Continue". For a more detailed bill with multiple line items, tax, shipping, click on "add detail" below.

Invoice #: (optional) 400

Recipient's name: 420

Recipient's email: 430

Message title: (optional) 440

Message: (optional)

Amount: \$ 410

460

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Fig. 6

<p>Welcome, Yahoo! - PayDirect</p> <p>Edit Wallet · Options · Sign Out</p>	<p>Group billing - Fill out the information below and click "Continue".</p> <p>Message title: <input type="text"/> 540</p> <p>Message: <input type="text"/> 540</p> <p>Amount <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> 500</p> <p>Recipient email <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Recipient name <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>520 <input type="checkbox"/> Use 5 Recipients</p> <p>550 <input type="checkbox"/> Continue <input type="checkbox"/> Cancel</p>	<p>Copyright © 2000 Yahoo! Inc. All rights reserved. Terms of Service · PayDirect Guidelines</p> <p>NOTICE: We collect personal information on this site. To learn more about how we use your information, see our Privacy Policy.</p>
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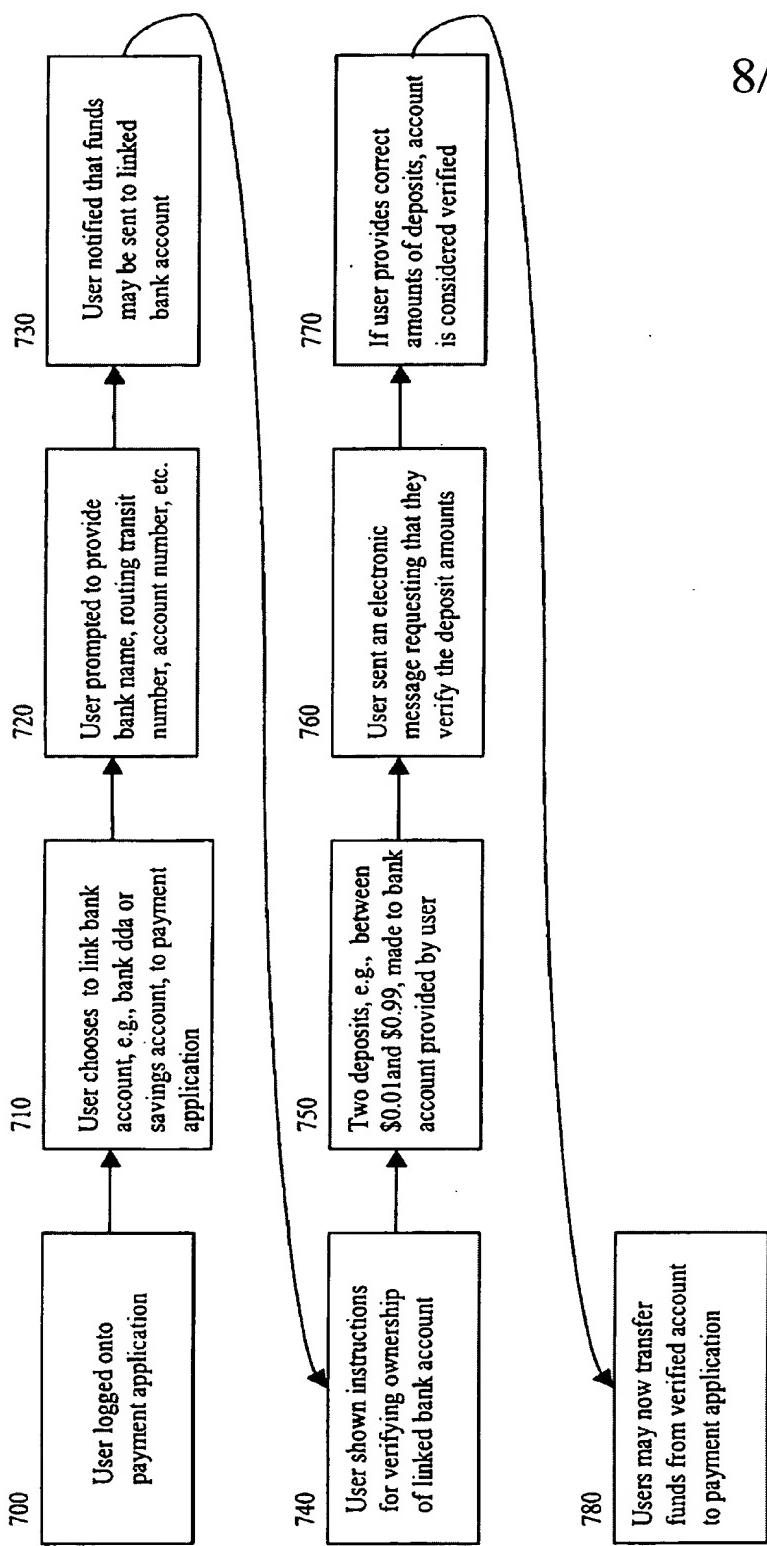
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		Yahoo! · Account Info · Help
Welcome,		Edit Wallet · Options · Sign Out
Yahoo! - PayDirect		
Move money - Select the amount you'd like to move and the accounts you want to use.		
From	<input type="text" value="None: xxxxxxxxxxxx0127"/> <input checked="" type="checkbox"/>	620
To	<input type="text" value="PayDirect: 1541- 1"/> <input checked="" type="checkbox"/>	630
Move \$	<input type="text" value="0.00"/>	610
<input type="button" value="Continue"/> <input type="button" value="Cancel"/>		
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Fig. 7

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Figure 8: Bank Account Verification Process



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Figure 9: Linking a dda or savings account to the payment application

YAHOO! PayDirect

Welcome, twomuuts470 Current Balance \$10.00

[My Account](#) [Edit](#) [Add Bank Account](#) [⑤ Checking Account](#) [⑥ Savings Account](#) 

Overview Requests for money Money to accept Pending transactions

Transaction history ABA (Routing) Number (9 Digits)

Actions Account Number

Move money Name as it appears on Check

Send money Street Address 1 470 18th Ave.

Request money Address 2

Group billing City San Francisco 

View limits State California 

Close account Zip Code 94121

Security Phone Number 415 [redacted] 33558

Security Information [PayDirect Terms of Service](#) [Privacy Policy](#) [What is a Security Key?](#)

Getting Started

How it works [Submit](#) [Cancel](#)

Powered by Amicus from EBC National Bank

PayDirect Options - Payment Tools - Sign Out

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Figure 10: acknowledgement of account linkage

